A Nobin Udyokta Project

MS Book Bilash



<u>Project by</u>: Md. Riaz Hossain NU Identified by: Md. Tariqul Islam Verified By: Md. Moksed Ali



Barisal Unit
Anchal- 6
Barisal

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| Name | : | Md. Riaz Hossain |
|---|-----------|---|
| Age | : | 28 Years(08.12.1989) |
| Marital status | : | Married |
| Children | : | Son:01 |
| No. of siblings: | : | 05 |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : : : : | Mother Father Mst. Hasina Begum Matin Howlader Member since: 2012 to till now Branch - Gutia, Ujirpur,Barisal Centre no. 65/M, Group: 06 First loan: 15,000/- Existing loan: 40,000. Outstanding: 32,000 |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others | : : : : : | Brother N/A N/A N/A N/A N/A |
| Education | : | H.S.C |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| Present Occupation | : | Varieties Business |
|---|----------|------------------------|
| Trade License Number | : | 201/2017-2018 |
| Business Experiences: | : | 06 years |
| Training Info. | : | N/A |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01723-437812 |
| NU Project Source/Reference | : | GT Barisal Unit Office |

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2012 to till now. At first his mother took a loan amount of 15,000 BDT from Grameen Bank. She invested the money in her husband's business for expansion. At present she has GB loan.

PROPOSED BUSINESS Info.



| Business Name | : | Joy Maa Store |
|---|---|---|
| Address/ Location | : | Darogar hat,Babugong, Barisal. |
| First Investment | : | 1,00,000/= |
| Total Investment in BDT | : | 5,84,000/= |
| Financing | : | Self BDT : 5,04,000/= (from existing business) -85% Required Investment BDT : 80,000/= (as equity) - 15% |
| Present salary/drawings from business (estimates) | | BDT 12,000 |
| Proposed Salary | | BDT 12,000 |
| i. Proposed Business % of present gross profit margin | : | 20% |
| ii. Estimated % of proposed gross profit margin | | 20% |
| iii. Repayment Period | | 2 months 2 years |
| | | |

PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|----------------------------|-------------------|----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| Present stock items: i.Goods 3,34,000 ii.Decoration 60,000 iii.Advance 60,000 iv.Photocopy Machine 50,000 | 5,04,000 | | 5,04,000 |
| Proposed Stock Items: | | 80,000 | 80,000 |
| Total Capital | 5,04,000 | 80,000 | 5,84,000 |

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown



| Present Stock is | tem |
|----------------------------|----------|
| Product name | Amount |
| Book | 60,000 |
| Photocopy Machine | 50,000 |
| Stationary | 20,000 |
| Bkash, Rocket, Flexi load | 1,65,000 |
| Gas Stove, Gas | 40,000 |
| Shoe, Table | 45,000 |
| Mobile Accessories | 4000 |
| Total Present Stock | 3,84,000 |

| Proposed stock item | | | | | | |
|----------------------|--------|--|--|--|--|--|
| Product Name | Amount | | | | | |
| Rocket | 50,000 | | | | | |
| Shoe | 20,000 | | | | | |
| Stationary | 10,000 | | | | | |
| Total Proposed Stock | 80,000 | | | | | |

EXISTING BUSINESS OPERATIONS Info.

| | ١ |
|--|---|
| | |

| Particulars | | Existing B | usiness (BDT) |
|--------------------------------------|-------|------------|---------------|
| | Daily | Monthly | Yearly |
| Sales & service | 6,000 | 1,80,000 | 21,60,000 |
| Less: Cost of sale (B) | 4,800 | 1,44,000 | 17,28,000 |
| Profit 20% (A-B) = (C) | 1,200 | 36,000 | 4,32,000 |
| Less: Operating Costs | | | |
| Electricity Bill | | 400 | 48,000 |
| Mobile Bill | | 500 | 6,000 |
| Generator Bill | | 300 | 3,600 |
| Shop rent | | 2,400 | 28,800 |
| Salary from Business | | 12,000 | 1,44,000 |
| Night guard bill | | 400 | 4,800 |
| Convince | | 3,000 | 36,000 |
| Others (Entertainment) | | 500 | 6,000 |
| Non Cash Item: | | | |
| Depreciation Expenses (1,10,000*10%) | | 917 | 11,000 |
| Total Operating Cost (D) | | 20,417 | 2,45,004 |
| Net Profit (C-D) = (E) | 1,200 | 15,583 | 1,86,996 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| | | Year 1 | (BDT) | | Year 2 (BDT) | | | |
|-----------------|-------|----------|-----------|-------|--------------|----------|--|--|
| articulars | Daily | Monthly | Yearly | Daily | Monthly | Yearly | | |
| Sales & service | 6,000 | 1,80,000 | 21,60,000 | 7000 | 2,10,000 | 25,20,00 | | |
| | | | | | | | | |

1,44,000

36,000

400

500

12.000

400

3,000

500

917

20,417

15,583

48,000

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1,44,000

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1400

4.800

1,200

1,200

Less: Cost of sale (B)

Profit 20% (A-B) = (C)

Less: Operating Costs

Electricity Bill

Generator Bill

Night guard bill

Non Cash Item:

 $(1,\dot{1}0,000*10\%)$

Salary from Business

Others (Entertainment)

Depreciation Expenses

Net Profit (C-D) = (E)

Total Operating Cost (D)

Mobile Bill

Shop rent

Convince

Payback

25,20,000

20,16,000

5,04,000

48000

6,000

3600

28,800

1,68,000

4800

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917

22,417

19,583

CASH FLOW Projection on Business Plan (Rec. & Pay.)



| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | | |
|-----|---|-----------------|-----------------|--|--|
| 1.0 | Cash Inflow | | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | 0 | | |
| 1.2 | Net Profit | 1,86,996 | 2,34,996 | | |
| 1.3 | Depreciation (Non cash item) | 11,000 | 11,000 | | |
| 1.4 | Opening Balance of Cash Surplus | 0 | 1,49,996 | | |
| | Total Cash Inflow | 2,77,996 | 3,95,992 | | |
| 2.0 | Cash Outflow | | | | |
| 2.1 | Purchase of Product | 80,000 | 0 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 48,000 | 48,000 | | |
| | Total Cash Outflow | 1,28,000 | 48,000 | | |
| 3.0 | Net Cash Surplus | 1,49,996 | 3,47,992 | | |

SWOT Analysis



STRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 10 hours shop open
- No loan against business
- Located beside Road

WEAKNESS

- Lack of investment
- Credit Sale

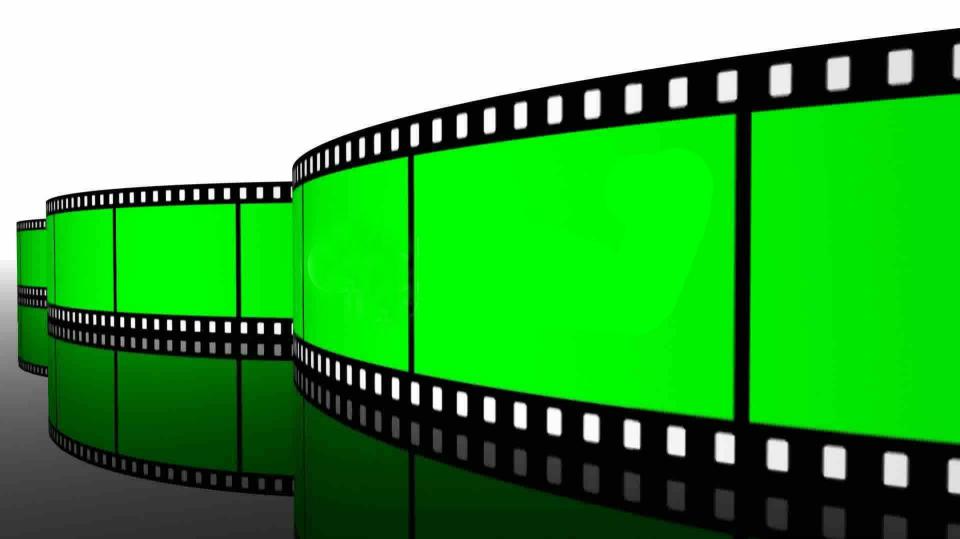
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

THREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



CHI: FEVER CENTA

নাম: মোহামাদ রিয়াজ হোসেন

Name: Mohammad Riaz Hossain

পিতা: আঃ মতিন হাওলাদার

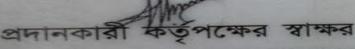
মাতা: মোসাঃ হাসিনা বেগম

Date of Birth: 08 Dec 1989

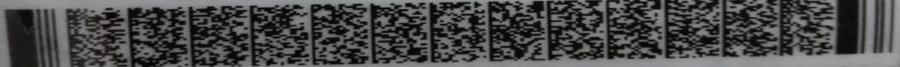
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: গোয়ালদী মুশুরিয়া, ডাকঘর: দেহরগতি - ৮২১৩, বাবুগঞ্জ, বরিশাল



প্রদানের তারিখ: ১৬/০২/২০১৬





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



उग्रिला

নাম: মোসম্মৎ হাসিনা বেগম

Name: Mst Hasina Begum

স্বামী: মৃত মতিন হাওলাদার

মাতা: মোসাঃ মালেকা বেগম

Date of Birth: 28 Apr 1961

ID NO: 0610367672627

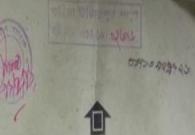
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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/০৭/২০০৮

स्राल भिक्ताल

-) मुख्य, दवस, यात्र, विदेश यात्रेण गांदाका वह प्रत मीति व्यापन क्राह्मण प्रभाग सोवाम सीकी बास कुम्पेकार कृतिस कृतात।
- ३ वाल समाप्त देनी बसामी बनाय।
- আপে যার ধারনে ন। তাপা মা মেগানত কারে। যত তাদ্বাতকি পারি লাগে মেখে
 নতুন যার বানাবে।
- ह. जात कर बाद शक्र महीत व्यवस कराय । निर्मात शासा । निर्मी करत यह शक्रासा ।
- अस नामाञ्चल क्रोनुक्त यह गाँत कर्ता मोगारत ।
- के विश्व को उद्देश एक ब्यास । पश्च कर राज्य ।
- কেন্দ্রের সকল কলেনের প্রোপ-মোরেলর অবশাই পঢ়া-শোনর বাবছা করকে। মেকে
 মেকে বাবে বাবেকে নিজ নিজ পঢ়া-শোনর বাবে চালাতে পারে সে জন জামের
 আরের বাবেল করে নোক।
- वाल-दादा, राज्ञे-पत सरमात नरिकात-निवास राज्या ।
- प्राकृतकार शहरान संवदात वदाता।
- क्रिकेटि निया किया कृतिया गाँउ वारत । शाँउ रिगुक करार क्या एक सरकार करनी क्रिकेट सन्दार करारा ।
- तारम-प्रदास निवाद शोकुक तम्बन, (रोकुक (माराने)। तम्बन्ध शोकुरक (तो) त्याव मार्ग्य कुक कारत। कम कारत वारम-प्रदास विद्या करते ने।
- ३३ निता क्षमात करतान अन्तरक अन्तर करा करा तर्ग ने।
- St. तमी बारास कम असी बिरम होते हेरभाएंग रह कारण शांक मारते ।
- া। এক মনের সহায় কারো। কেন্দ্রের কেই কিয়া বিপানে পারলৈ তাকে সবাই যিগে বিশ্ব থাকে উভান কারো।
- ১৬. বেছে বেছে শুকো হয় করে। মন ম্মারিক কাছ কে সংগে করবে।



গ্রামীণ ব্যাংক

गर्ज धात्र नागवरे

0299/2-40/dr=00

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ভঠিয়া উজিরপুর শাখা

তাইরা ভাজরপুর শাখা ক্ষেত্র বহিন্ত-০০১২-১৮/....

मधरी यापानर । ग

विभित्रम । भ...

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क्याव्यान 819

৬নং মাধ্বপাশা ইউনিয়ন পরিষদ, বাবুগঞ্জ, বরিশাল



Presented at Internal Design Lab On 18.09, 2017 at GT

